



**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Scott Evans      Group Art Unit: 3627

Serial no.: 09/267,840

Examiner: Michael Cuff

Filed: March 12, 1999

Atty. Docket No.: 268-001

For:    SYSTEM AND METHOD FOR DEBT  
         PRESENTMENT AND RESOLUTION

Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. §1.121**

SIR:

In response to the Non-Final Office Action dated September 24, 2007, in the subject application, the Applicant respectfully requests reconsideration in view of the following remarks:

Amendments to the Claims begin on page 2.

Comments and Remarks being on page 7.